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April 27, 2001

Stephen Holmes, M.D.
The Queen's Medical Center
Radiology Associates, Inc.
1301 Punchbowl Street
Honolulu, Hawaii 96813

Re: Claimant: Daniel Backman
Employer: First Insurance Company of Hawaii, Ltd.
Accident: 07/31/97
Case No.: 7-99-00534
Claim No.: 2J029128
Our File No.: 00-001-32

Dear Dr. Holmes:

Enclosed is the report of the magnetic resonance imaging ("MRI") which were taken on December 15, 2000. The films have been requested and will be forwarded to you upon receipt.

A difference of opinion exists between the interpreting radiologist, Dr. Matthew Yu and Claimant's treating physician, Dr. John Graham. According to Dr. Yu, the MRI shows no significant central canal stenosis or neuroforaminal narrowing at C4-5; however, Dr. Graham opined that the MRI showed bilateral foraminal stenosis at C4-5, worse on the left. Since a dispute exists, our consultant, Dr. Peter Diamond, recommended that you review the MRI films to resolve the difference of opinion before any surgery is performed. Thus, please provide us with your opinion and whether you agree with Dr. Yu or Dr. Graham.

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